

**You have business goals.**

Our managed program  
can help you reach them.

**Constellation  
Managed  
Portfolios**





## Kelsey, PFP

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- ✓ President of young business association
- ✓ Studying for her CFP designation
- ✓ Focusing on small business market

# The engine behind your advice

Constellation can help you find these business improvements through some of its key features, like:



## Strategic asset allocation

Constellation portfolios are based on strategic model portfolios. These strategic models are reviewed on an ongoing basis and are updated as market expectations change over time. By staying on top of your clients' asset allocation, Constellation can help optimize the performance of their portfolios and can increase their likelihood of achieving their goals.



## Auto-rebalancing

Constellation monitors daily and re-balances clients' portfolios as needed to help them meet their short- and long-term goals. This feature helps you save time so you can focus on meaningful client conversations and strengthening client relationships.



## Global Tactical Fund

Constellation's asset allocation model has a built-in tactical strategy that provides an additional layer of risk management. The Global Tactical Fund helps protect clients' portfolios by managing equity exposure over multiple market cycles. One way to help protect capital in times of sustained market stress is to move out of equities into lower-risk assets, like cash. But to potentially maintain longer-term returns, it's equally important to move back to equities as the market begins to recover.



## Asset location

Constellation is designed to allocate your clients' investments in a way that maximizes after-tax returns when your clients have a combination of taxable (non-registered), tax-deferred (RRSP) and tax-exempt (TFSA) accounts. It considers the various types of investment income earned and how they are taxed under Canadian tax legislation.

# How Constellation helps your business

## A consistent, repeatable process

With Constellation, you'll have a simple, repeatable and clearly defined investment process you can use consistently across all your clients' investment portfolios. Each of your clients' goals are treated separately and it considers things like when they want to reach the goal, how important it is and appropriate risk.

## A seamless way to stay compliant

You can't always predict the market – and keeping all your clients' investments aligned with their risk tolerance can be challenging. Constellation is pre-programmed to work in your clients' best interests. Their investments are automatically and continuously monitored with the same methodology every day.

If the target allocation on any asset class doesn't align by more than the relative target threshold of 10%, the funds will be automatically re-balanced to bring them back within their targets. All of this is clearly documented in the investment policy statement and client agreement document, helping you stay compliant.

## Help building and maintaining portfolios

Constellation is designed to help you deliver a disciplined investment management strategy to your clients by relying on a team of experts to build, monitor and maintain your clients' asset allocation models. These experts run thousands of forward-looking scenarios to determine the best combination of asset classes and complete ongoing reviews.

## Opportunities to grow your business

Time is an extremely valuable resource – and with Constellation, you can find more of it. By delegating tasks like portfolio monitoring, rebalancing and executing trades, you find more time to focus on client relationships and give sound advice. More time with clients amounts to more opportunities.

With Constellation, you can find business efficiencies and streamline your investing responsibilities so you can focus on what matters most – client relationships and building your business.

**Constellation**  
takes a goals-  
based approach  
to investing.

It's made up of three key components,  
which combined, make for a powerful asset  
to your business:



1

## A managed program

Constellation features a strategic asset allocation process and a sophisticated auto-rebalancing engine. These features work behind the scenes to allocate your clients' investments in accounts best suited to them and rebalance as needed to help add to their overall after-tax returns.



2

## A digital tool

Constellation includes a digital tool to help you talk to your clients about their goals and guide them through the investment process in a clear, simple and interactive way.

Constellation also includes a client-facing portal where clients see a real-time view of their goals and investment portfolios – any day, any time – so they can see how their investments are progressing.



3

## Pathways funds

With Constellation, you can leverage Pathways funds for your clients' investment portfolios. Many of these funds are managed by leading institutional investment managers that focus on concentrated and high-conviction portfolios.

A man and a woman in business attire are looking at a folder together. The man is on the left, wearing a grey suit jacket over a white shirt. The woman is on the right, wearing a white blazer. They are both smiling and looking down at the folder. The background is a blurred cityscape.

## Nick, CIM®

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- ✓ Volunteers with Big Brothers
- ✓ Hopes to buy colleague's book of business
- ✓ Wants to be recognized as an emerging leader

# Your advice, supported

**Constellation helps bring the goals-based investing conversation to life** by giving you a personalized, intuitive platform to help guide clients through the investing process. It helps you shift the conversation to be about their goals, not just their investments and performance. You can coach them to focus on the long-term and avoid the kind of emotional decision making that can derail their investments.

## How Constellation helps your clients

Constellation helps you create a personalized portfolio for each goal.

Think of it this way: with Constellation, clients can have a different “jar” for each of their goals, with a tailored investment strategy behind each.

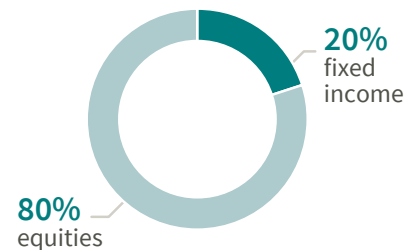


### Retirement

Timeline: **20 years**

Priority: **Must have**

Risk profile: **Growth**

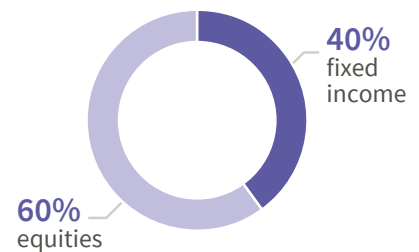


### Home

Timeline: **10 years**

Priority: **Must have**

Risk profile: **Moderate growth**

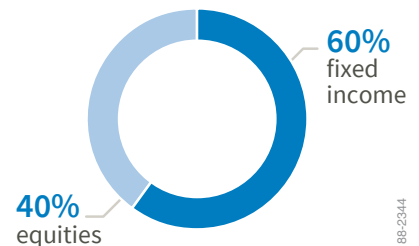


### Travel

Timeline: **5 years**

Priority: **Nice to have**

Risk profile: **Moderate income**



## Canada Life Pathways funds

With Constellation, you'll have access to Pathways mutual funds and segregated funds, which work together as strong building blocks for your clients' portfolios.

These funds are managed by experienced portfolio managers with long track records of success. The fund managers bring strength, focus and discipline to each Pathways fund.

You can find information on Pathways fund features in the Pathways fund brochure.



### Get started

The best way to find out how Constellation can help you and your business is to go in and **give it a try**.

**Log in and explore the tool today!**

You can also talk to your wholesale partners at the Product Solutions Centre to learn more about it.



## Joe, CFP, CLU, CH.F.C.

- ✓ United Way board member
- ✓ 20 years in financial advice
- ✓ Prides himself on premium service
- ✓ Succession planning for his business





Pathways funds are available through a segregated funds policy issued by Canada Life™ or as a mutual fund managed by Canada Life Investment Management Ltd. offered exclusively through Quadrus Investment Services Ltd.

Make your investment decisions wisely. Important information about mutual funds is found in the Fund Facts document. Please read this carefully before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. A description of the key features of the segregated fund policy is contained in the information folder. Any amount allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.